## Third Installment Of This Year's Best Story

(Continued from Friday.)

CHAPTER III.

The Runaway Car. ANY a man writes down on paper the things he cannot ar ticulate. Thomas Gatton. dreaming of two women, taci turn and shent as he was, wrote down the thoughts which he could not ex press in speech. His diary, well thumbed, held the history of many a lonely night, but of all these nights there was one that stood out in his mind.

It was the darkness inclosing a woinan on a bed. He still heard her whis pered cry, "You speak of God. Tom. but I have no religion but mother hood," Before his closed eyes came the vision of a lamp lit, then almost an apparition-the face of his daughter. One life had fled, possibly appalled by the horrors of a world that recks not of our poor humanity. Yet there was in the dead woman's arms a child, grotesquely asleep, as if unawakened to the sorrows this mother had known

"Ruth!" be cried. There was no an swer from the still woman in the darkness, but thus he had christened his onty child.

It seemed to him as if that echo still reverberated from the moon washed hills which marked the site of "The Master Ke "

"I am ge ag old," he thought as he turned the pages of the diary as if unconsciously counting the years since a woman had leaned over his shoulder.

"Ruth!" be murmured again. The problem before him was no longer dim and vague, as it had been in the days of his prime, but absolutely distinct and clear-what was to become of Ruth when he died? With his trained business intelligence he set himself to solve this question.

He reviewed in his mind all the men and women he had known. It was a strange procession. They murched before his sharpened vision, old partners. fresh young girls, mature women, men with check books in their hands, men dying of thirst on the desert-and Wilkerson. He sternly put out of his mind the thought of his former partner-the

man-was he dead? If he had not died t in the gulch, if he were still owing the secret of "The Mas-' who would save Ruth from | trusts you; but, you know, we haven't

. It strong, almost austere figure "Leave it to me." daing engineer, John Doork that had been given him.

ber interests, and with the sudden. waved his hand and went down the swift, alert step of a man who had hill toward the dump beneath the head made his final decision he went out on end of the spraddling trestle. the perch and called, "John, John!"

Within the interior of the little house was lunchtime," she said shyly down the hill the engineer of Thomas "I must get down to your father," be Gallon's mine had abandoned his blue- said rather brusquely. prints to study the letters en a little neld within the last ten seconds of selves." play. He knew better than any one As he went up toward the end of the futile. Using every resource at his running the donkey engine seemed command, he could find no paying ore, hardly to know his business. and yet-there was the pennant, the emblem of victory bard fought and hard won. Should be give up now?

the hill-"John, John!" "I'll win out yet for Ruth's sake," disaster!" he said as he answered that imperious

Other ears heard that call, and as John hastened down the hill he saw Ruth's figure by the side of the bungalow, and as if by the opening of a shutter he once more saw the lights of Broadway and a table spread with linen, two people sitting there-his evil geniuses.

In this complex and highly organized civilization of ours no man can be assured that at any moment some other man possibly thousands of miles distant is not planning an act whose portent would never occur to him.

At a table in a New York restaurant n man and woman were sitting with the words "Gallon," "Dorr" and "Wil-

kerson" on their lips. "Harry likerson has found Tom Gallon," she said quietly. "I wonder

what will happen?" had a college mate named 'Dorr,' who remarked.

is working for a man named 'Gallon' somewhere out in the mines." The woman's dark eyes lit up, and

she seemed more strikingly handsome as she allowed her sudden passion to flood her somber face with color. "There is money in that mine. George

Crane!" she said. "But this man Dorr - what nort of chap is he? You mining stockbrokers usually have infor-

mation as to all these engineers." The slender man with the shrewd

face seated opposite her dropped his eyes. "To tell you the truth, Mrs. Darnell, I never liked John Dorr." "Neither does Harry," she put in

The stockbroker looked at his plate a moment and then pulled out his the slack of his cable. I tell you, down the dark tunnel. Then it came memorandum book, "Listen, Jean," he John, I have wanted to talk to you said in a tone she recognized as order-

a bad accident."

mass of vapor was "Father!"

same sacred mysteries.

that dark tunnel.

how they conceal from men these

rock. That effusion of smoke float-

Key." And again she wondered wheth-

She did not see John Dorr talking to

the miner who had just left the mine

and was scrambling down the ladder.

Her thought was that during this noon

her father had gone in and accidentally

done in "The Master Key" usually

took place during the nooning, but ow-

inside? That, too, spelled disaster.

which she always carried It burned

she loved. Suddenly she came into the

free air. The little beam of her lamp

Ruth Hastened Toward the Entrance

of the Mine.

showed her nothing but an ore car and

the tools dropped by the last shift

How long would it be before that lit-

Thomas Gallon was old fashioned in

She climbed into the ore car and

down by the light of the now flaming

car with her little hands firmly on the

lever. With strength bred of despera-

The heavy car slowly creaked away

over Ruth that she was not strong

enough to stop its momentum on the

long trestle that led to the dump. She

tle gust of flame reached the powder?

cent dynamite everywhere and deto-

when they had quit for dinner.

darkness beyond.

rushed blindly in, trusting to her

Key' stock ?" "There is a girl back there"- she see you are right and we might have

went on intensely. Crane looked up swiftly. He caught a glint of the jealousy in the woman's mine, putting one foot after the other eyes. For his own purpose she was with that carelessness characteristic most useful, so he snapped the rubber of men becoming decrepit, a man ran band around his memorandum book. put it back in his pocket and said with finality, "Jean, I'll buy 'Master Key' him came a puff of gray-blue smoke,

Mastering the cry which had come. to him from Thomas Gallon's bunga- sunlight pouring down into the vallow and realizing that in it was a tone



"Leave it to me."

he had never heard before, John Dorr strode down the bill. As he crossed the guich be saw the door of the bungalow open, and Ruth appeared

"I thought I heard your father call." he said awkwardly. "He was calling you," she answered

quietly, "but he went over toward the dump. I think be wants you there." Ruth laid her little hand on John Dorr's brawny arm. "John," she said. the swift color rising in her checks, "I don't want to say anything to make

recovered the lost vein." The here rose before his mind the John looked her straight in the eye

trouble, but father is worried. He

Her appealing hands crept up his se, but he had proved arms, and for one mom wholly competent in almost lowed him to read her soul. She made + long familiarity with the tunnel to find a potent plea, directed by the instinct her father. I man thought more deeply. of a woman who is loved. "John, look

ed his own former years. He after him. He is doing it for me." ad broken down the iron bar- Dorr hesitated a moment. It was cold world for the sake of a the first thing Ruth had ever asked awkwardness of his men, Ruth trying whose image Ruth was. He bim. He felt that he ought to re to choke out the names of the two men had seen in John Dorr's eyes the grow | spond to this appeal in some most con ing flame of love. Long experience vincing way, but he could formulate had taught the old man that there is no phrase that would express at once no passion so dependable in this world : his determination to do everything in his power to help her father and his John Dorr loved Ruth. It needed no gratitude that she had taken him into monetary bond to assure his fidelity to her confidence, so he merely smiled

She called him back. "I forgot it

"Then I'll bring you both down your peanant which represented his first lunches to the mine," she said. "We victory, a touchdown on the football can have a little picnic all by our

that his mission to Valle Vista was trestle Dorr observed that the engineer

"My dear fellow," he said quietly "you're allowing too much slack on your cable. It is dangerous. Those or-He heard a clear, stern call from up cars are coming down that trestle too fast. If their brakes give way it means

> "What's the trouble?" said Gallon coming up with a piece of ore in his

"I was just telling Bill Tubbs that if he did not keep up the slack on his cable on those cars he would whip them over the end of the trestle." said

He turned toward the old man and said in a different voice: "You called

me. What is it that you want?" "Look at this, John," said the older man, handing out the piece of ore-"dirt, not gold bearing quartz. I want to talk to you; I've got something to sar to you.

Involuntarily John looked down the street. He saw Ruth coming, swinging the lunch basket in her hand. He remembered her shy appeal (Nat be would do the best he could for "The Master Key.

"I think we had better go into the mine; we can talk there." he said. Her companion laughed. "Gallon? I "They are setting off a blast," Gallon

> Dorr looked up at the car rearing past them overhead and said suddenly: "Before anything else you ought to fix many ways. Instead of using 60 per that trestle. Some day a car will go over on the dump."

> Gallon looked up and then glanced at Dorr. "I guess you're right. John; I've tamping it with a fuse, a sign of his thought of that myself. Things have obstinacy. kind of gone at loose ends. Now I'll see to it myself with your help, be- tried to unset the brakes. It was her cause I have something to say to you." only hope. Then she realized that the "There comes Ruth with a basket of cable was still attached. She climbed

lunch," said Dorr. "Oh, yes. When I am away from fuse and unbooked the heavy shackle, the house she often picnics with me A moment later she was again in the here in the mine. Say, I'm gring ... on the trestle. Have another talk with Tubbs. He is all right, but he tion she managed to release it, has got careless. Tell him to keep up for a long time, but first I'm going to ly businesslike. "Shall I buy 'Master look after that cable, because I can

THE MASTER KEY

By JOHN FLEMING WILSON



"The Master Key" Mine.

Ruth hastened her pace toward the was meeting death by fire and gas an entrance of the mine. The shale gave rock only to be hurled headlong over way under her little feet, but she the lofty end of the track. A vision struggled upward until she reached rose before her of being flung through the trestle. Having lived all ber life the bright California air right at her in a mining cann, there was no terfather's feet. Behind ber she heard rer for her in anything but falling the sputtering of the last few inches of the fuse. She crouched in the car. ing over the hillside seemed to speak Just as it emerged from the tunnel's of disaster. She knew the peril of mouth it was as if a buge hand thrust a premature explosion, and she also the car forward. The boom of the exknew every working of "The Master plesion deafened her. She stood up now in the wildly speeding car and er it was John Dorr or her father or cried, "John, John!" both who were stifling for air within

#### CHAPTER IV.

the engineer below her, nor did she see hour, when both shifts were off duty,

The Rescue. TER talking to the engineer, Join Dorr had missed Gallon and saw him at the anchorage of the ore cable car up the hill, across the gulch from the

set off a blast. What blasting was "John," said Gallon, "I am getting old. Years ago there were two partners of us prospected this country. ing to carelessness it was sometimes and we found free milling gold. I say the case that all the blasts were not 'we,' John, but there was a little girlset off. She had seen men belehed out I kept the location of that mine to myself. There was trouble, John. He of that dark hole before furious gusts of gas. And yet why was the ore car suspected me"- He turned his dimming eyes on the stalwart young man She dropped the lunch basket and in entreaty "I guess you know why pulled out the pocket electric light I tried to keep those plans to myself."

"Who is the man?" demanded the enonly a tiny hole in the billowing smoke. gineer, patting the great iron ore carrier with his hand as a man pacifies a restless animal.

At that moment there came a faint Thus it was that father and daughter cry from a miner on the trestle. passed each other in the darkness; 'What does he want?" demanded Gallon grimly but silently cursing the

> John Dorr's eyes saw the miners in over him that she was bringing lunchdepth.

With all the force of his lungs be enemy. bawled down to the engineer, who was staring stupidly upward; swung himself into the bucket, pulled his signal whistle out of his pocket and blew it

The engineer seemed to listen for a moment, then kicked off his brake and blew his answering whistle. A second later the bucket was swinging down the lefty cable across the gulch.

It was not clear in John's mind how he could rescue Ruth. The quickest way to get to the trestle was by the bucket; then he would have those long. long stretches of ties to traverse, and when he reached that smoke filled tun nel could be get through? He must He steadied himself and thought, his eyes fixed on the hole in the billside.

The bucket was still surging a hundred feet away from his goal when he saw the ore car emerge and in it the slender form of Ruth. No one realized better than he that her strength was not equal to setting those brakes and that she had escaped one death only to meet another.

"Father," she cried, peering into the His trained eye caught sight of one chance. He yelled down to the engineer, "Quick, quick, Tubbs!" She stepped on into the shadow and

The engineer's blank face upturned called again. Her foot slipped on the toward him seemed that of a man rough floor of the tunnel, and as she dazed by imminent disaster, but John tried to save berself her lamp fell. A Dorr's imperious will renched across moment later she saw a trickle of fire and down that space. The engineer running along toward the heading. It pulled his throttle wide open, and as he was a fuse leading to a blast that had did so John Dorr swung himself over not yet been shot. With all light gone | the edge of the bucket and, hanging except that blue flicker, penned in as down by his knees right over the tresshe was by the ore car, standing there tle, waited for the oncoming car. with set brakes, what hope had she? "Ruth!" he cried. "Ruth, come to

He saw her turn toward him, balance herself in the swaying ore car and lift up her arms. He stretched his own down, and as the mass of steel nating it by electricity, he still insisted and ore dashed under him, caught her on using old fashioned powder and up. He did not hear the crash that followed. All he saw was the upturned face of the girl he loved, swinging a hundred feet above death in his strong

> About 3.000 miles away a dark and splendid woman was looking critically at her maid. "Eloise," she was saying. "I don't like to be waked this early in the morning. I have told you often enough about this. What do you mean by disturbing me for a mere letter?"

handwriting."

maid gave one swift glance at her mysterious avaricious eyes and van- love. ished. As she closed the door after het the envelope, torn into shreds, fell to the floor.

Mrs. Darnell sat up alertly and quickly perused the slow, even script written on the old fashioned blue lined paper of a country hotel: Dear Cousin Jean-Since you last heard from me I have found Gallon. I am leav-ing today for Silent Valley. His "Master

Won't be be surprised to see me? I will let you know later how our scheme comes Goodby for now. Keep mum! As ever,

Key" mine is only ten miles from there.

When Gallon thought be had killed Wilkerson he became infected with the ineradicable disease of dread. In his conversation with John Dorr he had given first expression to his feelings. The young mining engineer on account of his youth did not fully nuderstand that men do not speak of such things antil age-loosener of tongues as well as of the chords of life-suddenly oppresses them-makes them feet helpless, brings them to a realization of what the ultimate fact of death means. He had barely caught the appeal in the old man's voice when he had comprehended Ruth's peril

The old man, with shaking limbs, had watched the rescue. When he saw that his daughter was safe he also perceived the solution of his prob-Here was a quick mind needed to protect Ruth's property Somewhere in that hill was the richest of Califor nia gold. Once more he said to himself, "John Dorr can find 'the master

Feeling himself too weak to meet the girl who was now elinging fittply to her rescuer and also discerning in his own slowing pulse that his time was short, he went down the hill crossed the gulch without a word to the wondering miners and entered the bunga

A moment later John Dorr entered with Ruth in his arms. The old man merely looked up. "Always look after marks the border line between life her, John," he said slowly, "and if Wilkerson comes back"-

Dorr looked at the old man with pity in his eyes. "She isn't burt," be said. zently putting her down on the couch Then he straightened up. "I'll always look after her," he promised.

Gallon stared over at the white face of his daughter as she lay unconscious on the couch. "Humph"- thus expressing to himself his own comprebension of the fact that there was He went out without a look backward When he returned the room was empty He fingered the books on the table and fell into a state of profound thought. He did not hear the door open behind

Ruth, freshly clad and wholly recovthe camp, wives and all, streaming out ered from her experience, wondered at and staring upward. They had got her father's attitude. She stepped the meaning of that cry He thought softly toward him He did not turn. to himself, "Where is Ruth?" It came She went nearer. She laid her soft hands on his shoulder and then, as if eon to her father and himself in the the fingers of life long fear were touchmine. He stared up at that dark hole ing the very nerves of his being, in the hillside and saw an eddy of Thomas Gallon slowly twisted his head smoke. Instantly he knew that she by a supreme effort of will to see the must be somewhere within that dark sight which of all things in the world he did not want to see-the face of his

By the magic of the strange phantas magoria which represents our menta! processes if we look at them carefully he did see the face of Harry Wilkerson

"A-a-a-h!" he breathed. His eyes closed, compelled to by his troubled conscience, but he was recalled by a loved and familiar voice; it was Ruth bending over him, saying, "Father, father, what is the matter?"

The old man suddenly looked up, still fearful that he was to see that feared and hated face. "Ruth?" he said, and it struck him that on her face was a look almost of terror.

He must reassure her. Dread and fear and terror do not belong in the



"Father, father, who is the matter?" hears, of maidens. By a tremendous

effor he pulled himself together and smiled. "Why, nothing was the matter, child. I was only thinking."

But there was something in his tone that made Ruth draw back. In her innocence she had not learned to discern the difference between the various rude passions that govern this world. She was still afraid. She crept out the

Gallon let his head fall on the table upon his empty arms.

As Ruth closed the door softly ushind her she saw a light burning in over her a sense of relief that there ed years ago together. was some one to whom she could go. "You told me, madame, always to call you when there was a letter in this girl as she was, obsessed by the fear gave his happiness? of that strange scene she had just left The woman under the roseate cover. in the bungalow, she fled up the hill lots held out her jeweled hand. The toward that one beacon that leld out

hope of life and-did she know it?-

Once at the door she knocked hard because it seemed to her that she had been pursued up the hill by some strange and miserable demon. "John, John!" she cried.

The door was flung open, and he appeared, his bulk filling the yellow opening from jamb to jamb.

The moment he appeared it came

over her that she had done an uncon-

mon of fear creeping up the hill after her, and she turned her eyes to the kind, brave face of the engineer and held out her slender arms and whispered: "John, I don't understand, Something has happened. I am scared." IS CONGRATULATED John Dorr looked down at her fair face for a moment and shut his eyelids. Was it true that she had finally come to him? He, too, felt the presage of dread. Way down the hill, across the gulch drenched in moonlight and

shadows, it seemed to him that he saw

one of those grotesque and impossible

figures, mirages of the desert night.

Then he took Ruth into his strong

whose arms are empty feel the fingers of feer at their throats, and only those whose arms are filled can look boldly into the night and defy the fiends of

And the man whose arms held noth- posit. ing, whose hands were clinched in an agony of calminating fear, saw through the window a figure of a man on borseback on the crest of the liftl.

A tall, dark, stern man, who did not its doors were thrown tip the porter, got off the Overland express at Silent Valley. The little hamlet lay there like a mirage of some man's dream. There was but one famillar building in the place, and Harry Wilkerson gazed at it and smiled.

"Well," he said andibly, "this looks like old times! Now to find Gallon!" | banks in this section of the country It seems that in that clear dusk which



Wilkerson Remembered That Long Night When He Had Crept to Safety.

and death we see things more clearty than at any other time, and Harry Wilkerson, as he looked over the familfar valley, remembered that long night when almost mortally wounded by Thomas Gallon's bullet he had crept to safety Every peak, gully and guich was as plain to him as it was on that Panics. night, but this time it conveyed a different meaning. During those long hours of agony and thirst years ago telegram to Governor Wells of the St. this scene had meant to him simply a Louis institution: bell from which he must struggle out. Now it was a paradise be was going

He had heard a great deal about Gat lon's mediocre success, and he did not sincere commendation on the effective fully understand why it was that "The Master Key" mine did not pay better. bank for business in the short time al-Was it possible that his former partner had not been able to find that rich vein of gold after all? He smiled again. He would find it.

must be ever thinking of him, and with the dramatic impulse of a man who has long nursed the hope of bitter ance. He would find his old partner success." alone, and there and then they would once more have it out. This was the reason that he had not taken the motor stage, but had come on horseback, stlently watching for his opportunity His keen eyes scanned the scene below him and easily picked out the bunga-

get reappear at strange times. Thomas Gallon saw the ghost of the partner he had murdered on the crest of the John Dorr's cabin, and there flooded hill above the mine they had discover-

How shall he still save for his daug'a-Careless of maiden modesty, western ter Ruth the property for which he

(To be Continued.)

A Romance of Love, Life and Money

# FIRST NATIONAL FIRST DEPOSITOR IN RESERVE BANK

ventional thing, yet there was that de Maj. Houck, With \$10,000 in Gold, Beats Bankers of Mississippi Valley.

## ON HIS DISTINCTION

Cape Girardeau Bank Wins Unusual Honor-Panies Are Now Over.

The Federal Reserve Bank of St. Louis, which made panies in the whole Thus it is in this world that those Middle West Section of the country a thing of the past, opened vesterday forming with a capital 6.000,000. And Cape G. ne distinction of making

Major Giboney Houck, no First National Bank was the first customer t officials of the new inst pleine's yesterday morn Flought donorsited \$10,000 the First National Bank. planued Courrelay to Remaking a deposit in the

tempt. as it was known that if we would be hundreds of other banks competing. the First National Bank men discussed speed, and then selected Major

tien. Major Houck was selected

President Schaefer to

honir vestendor corre-I. I I was the recorposite about to the Rontmen's But h

I for Box is benefit the list, and men they were permitted to enter, a Cape Girardezu attorney led the

ther financiers in. Rolla Wells, former mayor of St. louis, who is governor of the bank, is n acquaintance of Maj. Houck, and opped forward to greet the Cape icardeauaa. Then Major Houck inarmed him that he had made a record rip from his home in an attempt to win for his bank the distinction of aking the first deposit.

Mr. Wolls escorted Maj. Houck to he window, and he placed under the creened window \$10,000 in gold. It as the first deposit made and the board congratulated the Cape Girar-

au banker on the honor. The new bank in St. Louis is one of avelve which constitute the reserve yetem. They were created by the loveniment for the purpose of preenting the money interests of New ork from cornering the money marcet of the country and precipitating

Steretary of the Treasury McAdoo yesterday morning sent the following

"Please accept my cordial congratulations on the opening of the Federal reserve bank of your district, and my vork you have done in preparing the lowed for the opening.

"I am sure the Federal reserve banks will serve a great and benefi-Then there was that girl whose vi- cient purpose in the future of our vacity and beauty he had heard so country, and I am sure that this department and the Federal Reserve Some instinct told him that Gallon Board may count on your loyal cooperation in the important work and duties which have been confided to vengeance, he planned his reappear. you. My hearty good wishes for your

### ANNA SHAW RE-ELECTED

Nashvilla, Tenn., Nov. 16-The antire administration ticket of the National American Woman Suffrage Association, headed by Dr. Anna Howard Those whom we most want to for Shaw of New York for president, was elected at the annual convention of the association here today. The majorities were decisive where there were contests.

> The victory means the administration will have full control in the national board, which directs the work and decides all new questions of policy that may arise.